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(alcoholism, obscenity, criminality), cost of living, woman. The discussion is of remedial and constructive developments, chiefly for France, much less elaborately for other countries. A similar procedure is followed in the subsequent parts: Trade Unionism, Labor Legislation, Socialism, Coöperation, Mutual and Social Insurance. In an appendix the year's developments are reviewed for each of a series of foreign countries. Authoritative sources of information seem in general to have been utilized. The brief special bibliographies scattered through the volume are valuable, but readers of another school of thought will desire to supplement them.

R. F. F.

NEW BOOKS

BAGNELL, R. *Economic and moral aspects of the liquor business and the rights and responsibilities of the state in the control thereof.* (New York: Funk & Wagnalls. 1912. Pp. viii, 178. 75c.)

DAVIS, B. M. *Agricultural education in the public schools.* (Chicago: University of Chicago Press. 1912. Pp. 163. \$1.)

DEHERME, G. *Les classes moyennes, étude sur le parasitisme social.* (Paris: Perrin & Cie. 1912. 3.50 fr.)

JEPHSON, A. W. *Municipal work from a christian standpoint. Christian Social Union handbook.* (London: Mowbray. 1912. Pp. 216. 2s.)

LINDEMANN, H. and SUDEKUM, A. *Kommunales Jahrbuch. Vierter Jahrgang 1911-1912.* (Jena: Fischer. 1912. 16 m.)
Contains sections on housing, labor, charity, and taxation.

MONEY, C. *Things that matter. Papers upon subjects which are, or ought to be, under discussion.* (London: Methuen & Co. 1912. Pp. x, 229. 5s.)

These essays include questions relating to wages and industry, prices and the cost of living, education, insurance, emigration, and foreign investments.

NEARING, S. and N. M. S. *Woman and social progress. A discussion of the biologic, domestic, industrial, and social possibilities of American women.* (New York: Macmillan Co. \$1.50.)

RANO, D. *Como vive il popolo a Roma.* (Pescara: Croce. 1912. Pp. 923. 10 fr.)

Careful distinction is made between beggars and deserving poor. Numerous statistics are given. A second volume will treat of moral conditions.

REES, J. D. *Current political problems with pros and cons.* (New York: Longmans, Green & Co. 1912. Pp. 11, 423. \$1.40.)

SACHET, A. *Traité théorique et pratique de la législation sur les retraites ouvrières et paysannes.* (Paris: Larose. 1911.)

WERDENBERG, E. *Illustrationen zur Teuerungsfrage.* (Basel: Kober. 1912. Pp. 24, illus. 0.60 m.)

WHITIN, E. S. *Penal servitude.* (New York: National Committee on Prison Labor. 1912. Pp. iii, 162, viii. \$1.50.)
To be reviewed.

WILSON, R. K. and LEVY, J. H. and others. *Individualism and the land question.* (London: Personal Rights Association. 1912. Pp. 120. 1s.)

WOLF, A. B. *Social problems, An analytical outline for students.* (Oberlin, Ohio.: Oberlin College. 1911. Pp. 48.)

A well-arranged syllabus outlining several of the most important practical social problems. Intended primarily for class use. Has no bibliographies. The subjects presented are: population, immigration, marriage and divorce, the woman problem, and the race problem.
U. G. W.

————— *The great analysis. A plea for a rational world-order.*
Introduction by G. MURRAY. (London: Methuen. 1912. Pp. xii, 122. 2s.)

————— *Vocational training in Chicago.* (Chicago: City Club. 1912. \$1.50.)

Insurance and Pensions

Studies in Practical Life Insurance. An Examination of the Principles of Life Insurance as Applied in the Policies, Reports, Agency and Office Methods of the New York Life Insurance Company. By JAMES M. HUDNUT. (New York: New York Life Insurance Company. 1911. Pp. 148.)

Notwithstanding the tendency toward uniformity in life insurance practice, there remain many details in which methods differ. Thus, while all companies allow surrender values, there is wide divergence in the methods of computing such values; while all companies are required to observe the "contribution principle" in apportioning dividends, each company follows its own interpretation; while the methods of loading net premiums do not, perhaps, defy classification, they are none the less various; while there are only two general methods of agency organization, there is not a little diversity in the relations of solicitors to the home office; and even in home office organization and routine there are naturally numerous adjustments to suit purely local convenience. Because